

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
ROCKFORD DIVISION**

In re: COLLINS, JOHN P.	§	Case No. 09-73931
COLLINS, ELIZABETH B.	§	
FIRM, THE INGERSOLL	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that MEGAN G. HEEG, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

211 South Court Street
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30 on 01/31/2011 in Courtroom 115, United States Courthouse, 211 South Court Street
Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 12/21/2010 By: /s/MEGAN G. HEEG 7
Trustee

MEGAN G. HEEG

P.O. Box 447
Dixon, IL 61021
(815) 288-4949

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
ROCKFORD DIVISION**

In re: COLLINS, JOHN P. § Case No. 09-73931
 COLLINS, ELIZABETH B. §
 FIRM, THE INGERSOLL §
 Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 14,020.45
and approved disbursements of \$ 0.00
leaving a balance on hand of ¹ \$ 14,020.45

Balance on hand: \$ 14,020.45

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00
 Remaining balance: \$ 14,020.45

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - MEGAN G. HEEG	2,152.05	0.00	2,152.05
Attorney for Trustee, Fees - Ehrmann Gehlbach Badger & Lee	2,010.00	0.00	2,010.00
Attorney for Trustee, Expenses - Ehrmann Gehlbach Badger & Lee	244.25	0.00	244.25

Total to be paid for chapter 7 administration expenses: \$ 4,406.30
 Remaining balance: \$ 9,614.15

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

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Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 9,614.15

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 9,614.15

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 99,769.68 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 9.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DISCOVER BANK	6,536.90	0.00	629.92
2	Chase Bank USA, N.A.	17,487.93	0.00	1,685.19
3	Chase Bank USA, N.A.	6,407.90	0.00	617.49
4	ComEd	1,013.42	0.00	97.66
5	FIA CARD SERVICES, NA/BANK OF AMERICA	10,545.53	0.00	1,016.20
6	FIA CARD SERVICES, NA/BANK OF AMERICA	14,228.29	0.00	1,371.09
7	FIA CARD SERVICES, NA/BANK OF AMERICA	19,338.17	0.00	1,863.49
8	Sallie Mae	23,759.45	0.00	2,289.54

9	Capital Recovery III LLC As Assignee of FIFTH THIR	182.09	0.00	17.55
10	Ashley Funding Services LLC its successors and	270.00	0.00	26.02

Total to be paid for timely general unsecured claims: \$ 9,614.15
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
 Remaining balance: \$ 0.00

Prepared By: /s/MEGAN G. HEEG

Trustee

MEGAN G. HEEG

P.O. Box 447
Dixon, IL 61021
(815) 288-4949

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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CERTIFICATE OF NOTICE

District/off: 0752-3
Case: 09-73931

User: lorsmith
Form ID: pdf006

Page 1 of 2
Total Noticed: 35

Date Rcvd: Jan 11, 2011

The following entities were noticed by first class mail on Jan 13, 2011.

db/jdb +John P. Collins, Elizabeth B. Collins, 1823 Kings Gate Lane, Crystal Lake, IL 60014-2906
 aty +Richard T Jones, 138 Cass Street, Woodstock, IL 60098-3254
 14438788 +AAMS, 4800 George Mills, West Des Moines, IA 50265-5263
 14438789 +Advocate Medical Group, 701 Lee Street, Des Plaines, IL 60016-4539
 14438791 +BAC Home Loan Servicing LP, 7105 Corporate Drive, Plano TX 75024-4100
 14438790 Bank of America, 4060 Ogletown Stan, Mail Code DES-019, Newark, DE 19713
 15825652 +Barrington OB/GYN & Assoc, 27790 W Highway 22, #32, Barrington, IL 60010-2396
 14438792 +Beneficial, P.O. Box 17574, Baltimore, MD 21297-1574
 14992344 +Capital Recovery III LLC As Assignee of FIFTH THIR, Care of Recovery Management Systems Corp,
 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 14438793 +Centegra Memorial Medical Center, P.O. Box 1990, Woodstock, IL 60098-1990
 14438794 +Chase, 800 Brooksedge Blvd., Westerville, OH 43081-2822
 14725281 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 14438796 Derick Dermatology, Post Office Box 66007, Chicago, IL 60666-0007
 14438798 +First American Bank, 700 Busse Road, Elk Grove Village, IL 60007-2133
 14438799 +Genesee Valley Laser Centre, c/o Superior Collections, Post Office Box 305,
 Hamlin, NY 14464-0305
 14438800 IL Dept. of Revenue, Bankruptcy Section, Post Office Box 64338, Chicago, IL 60664-0338
 14438801 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, 230 S. Dearborn Street, STOP 5013 CHI,
 Chicago, IL 60604)
 14438802 Matthew Bender & Co, Inc., Post Office Box 7247-0178, Philadelphia, PA 19170-0178
 14438803 +McHenry County Jewish Congregation, 8617 Ridgefield Rd., Crystal Lake, IL 60012-2713
 14438804 Moraine Emergency Physicians, PO Box 8759, Philadelphia, PA 19101-8759
 14438805 ++NATIONWIDE RECOVERY SERVICE, PO BOX 8005, CLEVELAND TN 37320-8005
 (address filed with court: Nationwide Recovery Serv., 545 W. Inman Street,
 Cleveland, TN 37311)
 15825653 +North Shore Agency, P O Box 9205, Old Bethpage, NY 11804-9005
 14968033 +Sallie Mae, c/o Sallie Mae Inc., 220 Lasley Ave., Wilkes-Barre PA 18706-1496
 14438806 Sallie Mae, Post Office Box 9500, Wilkes-Barre, PA 18773-9500
 15825654 Tassimo, P O Box 6361, Dover, DE 19905-6361
 14438807 +Thomson West, 610 Opperman rive, Egan, MN 55123-1340
 14438808 +Van Ru Credit Corporation, 1350 E. Touhy Ave, Suite 100E, Des Plaines, IL 60018-3337

The following entities were noticed by electronic transmission on Jan 12, 2011.

tr +E-mail/Text: KATHY@EGBBL.COM Megan G Heeg,
 Ehrmann Gehlbach Badger & Lee, Pob 447- 215 E First St, Ste 100, Dixon, IL 61021-0447
 14438787 +E-mail/Text: KM@ARCONCEPTSINC.COM A/R Concepts,
 33 W. Higgins Rd., #715, South Barrington, IL 60010-9103
 14992461 E-mail/Text: resurgentbknottifications@resurgent.com
 Ashley Funding Services LLC its successors and, assigns as assignee of Reimbursement,
 Technologies, Inc, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14814409 E-mail/PDF: rmscedi@recoverycorp.com Jan 12 2011 00:50:46 Capital Recovery III LLC,
 c/o Recovery Management Systems Corp, Attn: Ramesh Singh, 25 SE 2nd Avenue Suite 1120,
 Miami FL 33131-1605
 14438795 +E-mail/Text: legalcollections@comed.com ComEd, 2100 Swift Dr,
 Oakbrook, IL 60523-1559
 14637571 E-mail/PDF: mrdiscen@discoverfinancial.com Jan 12 2011 00:42:55 DISCOVER BANK,
 DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
 14438797 E-mail/PDF: mrdiscen@discoverfinancial.com Jan 12 2011 00:42:55 Discover, 12 Reads Way,
 New Castle, DE 19720-1649
 14933754 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jan 12 2011 10:10:54
 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,
 Oklahoma City, OK 73124-8809

TOTAL: 8

**** BYPASSED RECIPIENTS (undeliverable, * duplicate) ****

aty* +Megan G Heeg, Ehrmann Gehlbach Badger & Lee, Pob 447- 215 E First St, Ste 100,
 Dixon, IL 61021-0447

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-3
Case: 09-73931

User: lorsmith
Form ID: pdf006

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Total Noticed: 35

Date Rcvd: Jan 11, 2011

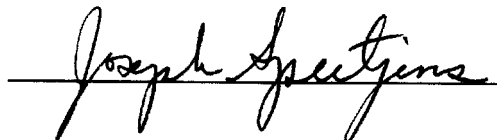
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.